

# TRILOGY<sup>®</sup>

Universal  
Life Insurance

For your way of life

Tailor your insurance  
protection





# FOR YOUR WAY OF LIFE...

As you travel through life, you can be sure of one thing: the world you live in is constantly changing. From the increasing responsibilities that come with career demands, business relationships and family to enjoying your retirement years, your expectations of life and all it offers will grow and evolve as you do.

Everyday life will bring you new and sometimes unexpected challenges. To prepare yourself, and to help meet your responsibilities, you will need options. Trilogy from The Empire Life Insurance Company (Empire Life) can help you build a solid financial foundation to help you meet these challenges. It provides you with life insurance coverage, a variety of investment vehicles and critical illness insurance. It's flexible, and has enough options that it really can be **insurance for your way of life.**

When we're young, life is full of promise and we want to get the most we can from it. If we choose to have a family, or start a business, we begin to understand that it's time to put our money to work for us. As we grow a bit older, we may begin to focus on retirement and estate planning.

That's why we designed TRILOGY® for your way of life. You can live your life while Trilogy is working to help you accomplish your financial goals. Trilogy is your insurance protection, and your **investment plan for your way of life.**

Take a few moments to read the next few pages to learn more about what Trilogy has to offer you.



## For your way of doing business...

Your business is your independence, your commitment, your leadership, your responsibility, and your success. At Empire Life, we are committed to helping you secure the future of your business.

Trilogy can assist you in building the solid financial foundation your business needs to remain successful, with real solutions that can help you finance business opportunities, fund buy-sell agreements, attract and retain key personnel, and minimize taxes.

## Tailor your insurance protection

If you were to design your own insurance plan it might look a lot like Trilogy...and that's no coincidence because we let you make a lot of choices in putting your Trilogy plan together. You and your financial advisor can work together to tailor your policy with Trilogy industry-leading features:

- Two death benefit options
- Five cost of insurance options
- Industry-leading critical illness insurance
- Invest in a Daily Interest Option, Guaranteed Interest Options (GIOs), or Trilogy's Index Options

Once your policy looks right, you can still make changes to it. Changing the features, like your investment options, is not a problem. When Empire Life tells you that you can tailor your insurance protection – we really do let you decide how it looks.





## Diversify your investments with Trilogy

A Trilogy policy is a sound financial tool that provides you with a wide variety of investment options. This means you can invest funds within your policy and take advantage of tax-free growth.

In fact, Empire Life will reward you for investing your money in Trilogy. Trilogy Wealth Plus investment bonus will credit your policy with a bonus on top of your investment gains. The result: increased growth on your investments to help you reach your goals faster.

Investors want access to a variety of investment options with different levels of risk and return. You can choose from a Daily Interest Option, the low-risk security of Guaranteed Interest Options, or the potential for greater returns with industry-leading Index Options\*. Successful investors build investment portfolios that reflect their investment style. Your portfolio can focus on one, or any combination of Trilogy's investment options.

## Tax-sheltered growth, for your way of life...

Where can you turn for tax-sheltered growth once you have maximized your RRSP and Pension Plan contributions?

**"If you have maximized your RRSP contributions, this type of life insurance [exempt universal life] may provide another opportunity for you to shelter your savings from tax."**

(KPMG, Tax Planning For You and Your Family, 2006, Thomson Canada Limited, Scarborough, 2005)

If you already have enough permanent life insurance to meet your needs, the Trilogy Maximizer option can increase your tax-deferred investment growth within Trilogy, while minimizing your overall insurance costs. It automatically adjusts your insurance coverage to the lowest necessary to keep your investments tax-sheltered.

*\* Premiums invested in the Index Options are invested at the risk of the Owner. The rate of return credited to funds invested in any Index Option is not guaranteed and may be positive or negative at any time.*





## For what life may bring your way...

Trilogy Life Plus...for your changing physical health, and your continued financial well being.

Life Plus is Trilogy optional critical illness insurance. Normally, 30 days\* after you're diagnosed with a covered critical illness or condition, you become eligible for a tax-free lump sum payment.

Life Plus – comprehensive coverage for 21 critical illnesses and life-altering conditions...

- Alzheimer Disease
- Benign Brain Tumour
- Blindness
- Coma
- Surgery for Coronary Artery Disease
- Deafness
- Heart Attack
- Life Threatening Cancer
- Loss of Independence
- Loss of Limbs
- Loss of Speech
- Motor Neuron Disease (ALS)
- Multiple Sclerosis
- Occupational HIV Infection
- Paralysis
- Parkinson's Disease
- Renal (kidney) Failure
- Severe Burns
- Stroke or Cerebrovascular Accident (CVA)
- Failure of a Vital Organ Requiring Transplant
- Transplant of a Vital Organ

*\*Certain critical illness conditions do require that the symptoms continue for a defined period of time, in which case the Life Plus payment would be made at the end of that defined period.*



# FOR YOUR WAY OF LIFE...

Designed to respond to your changing financial needs, Trilogy is one of the most comprehensive, innovative universal life insurance products on the market today. Trilogy has flexible life insurance options, industry-leading investment options and comprehensive critical illness protection.

Your financial advisor will help you to further explore what Trilogy has to offer, for your way of life.

- Guaranteed cost of insurance
- Five cost of insurance options
- Two death benefit options
- Guaranteed monthly administration fee
- Unlimited investment transfers
- Unconditional, fully guaranteed investment bonus
- Low interest rate of 0.75% on policy loans

The Empire Life Insurance Company (Empire Life) offers competitive individual and group life and health insurance, investment and retirement products to help you build wealth and protect your financial security.

Empire Life is among the top 10 life insurance companies in Canada<sup>1</sup> and is rated A (Excellent) by A.M. Best Company<sup>2</sup>. Our vision is to be the leading, independently-owned, Canadian financial services company committed to simplicity, being easy to do business with and having a personal touch.

<sup>1</sup> Source: Office of the Superintendent of Financial Institutions (OSFI), based on general and segregated fund assets

<sup>2</sup> As at June 22, 2011

The information in this document is for general information purposes only and is not to be construed as providing legal, tax, financial or professional advice. The Empire Life Insurance Company assumes no responsibility for any reliance made on or misuse or omissions of the information contained in this presentation. Please seek professional advice before making any decision.

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